Case 09-18514 Doc 1 Filed 05/21/09 Entered 05/21/09 17:18:14 Desc Main

Page 1 of 42 Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Foster, Paul All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): aka Paul Wesley Foster Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3158 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 4645 North Sheridan Rd. Apt. 510 ZIPCODE ZIPCODE Chicago IL 60640 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) Chicago IL ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- $\boxtimes$ 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets S0 to \$100,001 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to \$10 to \$500 to \$1 billion \$1 billion to \$1 to \$50 to \$100 million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$1 billion \$1 billion

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DOCUITI	CIIL Tage 2 01 42	FORM DI, 17	age 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):		
(1 ms page musi ve compieteu una jueu in every case)	Paul Foster		
All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, att	ach additional sheet)	
Location Where Filed:	Case Number:	Date Filed:	
NONE			
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If more	than one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
NONE			
District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)	whos I, the attorney for the petitioner have informed the petitioner that or 13 of title 11, United States C each such chapter. I further cert required by 11 U.S.C. §342(b).	Exhibit B e completed if debtor is an individual debts are primarily consumer debts) named in the foregoing petition, declare that I [he or she] may proceed under chapter 7, 11, 12 dode, and have explained the relief available under fy that I have delivered to the debtor the notice	
Exhibit A is attached and made a part of this petition	X /s/ Greta M. Do	umanian	
	Signature of Attorney for Debtor		te
(Chec  ☑ Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the such 180 days that the principal place of longer part of such 180 days that the petition or for a longer part of such 180 days that the petition of the parties and partner, and petition is a debtor in a foreign proceeding and has its principal place of longer principal place of business or assets in the United States but is a defendate the interests of the parties will be served in regard to the relief sought in	Exhibit D spouse must complete and attach a part of this petition. and made a part of this petition.  Regarding the Debtor - Venue k any applicable box) siness, or principal assets in this Distinan in any other District. or partnership pending in this Distribusiness or principal assets in the Unit in an action proceeding [in a federaths District.	rict for 180 days immediately ict. hited States in this District, or has no ral or state court] in this District, or	
	• Resides as a Tenant of Resident applicable boxes.)	al Property	
Landlord has a judgment against the debtor for possession of debtor	,	elete the following.)	
	(Name of landlord that of	btained judgment)	
	(Address of landlord)		_
☐ Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession			
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due du	ring the 30-day	
☐ Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(l)).		

Case 09-18514 Doc 1 Filed 05/21/09 Entered 05/21/09 17:18:14 Desc Main Official Form 1 (1/08) Document Page 3 of 42 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Paul Foster **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X /s/ Paul Foster Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Greta M. Doumanian I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Greta M. Doumanian 6230878 and the notices and information required under 11 U.S.C.  $\S$  110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C.  $\S$  110(h) setting a maximum fee for services chargeable by Printed Name of Attorney for Debtor(s) Chicago Legal Clinic, Inc. bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 205 West Monroe 19 is attached. 4th Floor 60606 Chicago IL Printed Name and title, if any, of Bankruptcy Petition Preparer 312/726-2938 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re <i>Paul</i>	Foster	Case No.
		Chapter 7
	Debtor(s)	<del></del>

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form இதியில்) 12514	Doc 1 Filed 05/21/09 Document	Entered 05/21/09 17:18:14 Page 5 of 42	Desc Main
[Must be accompanied by a motion for dete  Incapacity. (Define so as to be incapable of re  Disability. (Define reasonable effort, to participation)	ermination by the court.] ned in 11 U.S.C. § 109 (h)(4) as impaire ealizing and making rational decisions we ed in 11 U.S.C. § 109 (h)(4) as physical	se of: [Check the applicable statement]  ed by reason of mental illness or mental deficie ith respect to financial responsibilities.); ly impaired to the extent of being unable, after erson, by telephone, or through the Internet.);	•
5. The United States truster of 11 U.S.C. § 109(h) does not apply in this	• •	ermined that the credit counseling requirement	
I certify under penalty of perjury	that the information provided abov	re is true and correct.	
Signature of Debtor: /s/ Paul 1	Foster		
Date:			

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B22A (Official Form 22A) (Chapter 7) (12/08)

In re Paul Foster	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this
Debtor(s)	☐ The presumption arises.
Case Number:	☐ The presumption is temporarily inapplicable.
(If known)	(Check the box as directed in Parts I, III, and VI of this statement.)

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS			
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.			
	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).			
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.			
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.			
1C	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII.  During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filling a motion raising the means test presumption expires in your case before your exclusion period ends.  Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard			
	<ul> <li>a.</li></ul>			

#### Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. \( \subseteq Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both 2 Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during the six calendar Column A Column B months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six month total by six, and enter the Spouse's Debtor's result on the appropriate line. Income Income 3 Gross wages, salary, tips, bonuses, overtime, commissions. \$0.00 \$ Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. 4 \$0.00 a. Gross receipts b. Ordinary and necessary business expenses \$0.00 \$0.00 \$ Subtract Line b from Line a Business income Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. 5 \$0.00 a. Gross receipts b. Ordinary and necessary operating expenses \$0.00 Subtract Line b from Line a C. Rent and other real property income \$0.00 \$ 6 \$0.00 \$ Interest, dividends, and royalties. 7 \$ Pension and retirement income. \$0.00 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. 8 Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is \$0.00 \$ icompleted. Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in 9 Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to Debtor \$0.00 Spouse \$ be a benefit under the Social Security Act \$0.00 \$ Specify source and amount. If necessary, list additional sources on a Income from all other sources. Do not include alimony or separate maintenance payments paid by your spouse 10 if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. 0 a. 0 Total and enter on Line 10 \$0.00 \$ Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the \$0.00 \$ total(s). Total Current Monthly Income for § 707(b)(7). If Column B has been completed, 12 add Line 11. Column A to Line 11. Column B. and enter the total. If Column B has not been \$0.00 completed, enter the amount from Line 11, Column A.

Part III. APPLICATION OF § 707(b)(7) EXCLUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$0.00		
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  a. Enter debtor's state of residence: <a href="ILLINOIS">ILLINOIS</a> b. Enter debtor's household size: <a 1="" 13="" 14.="" amount="" and="" arise"="" at="" complete="" do="" does="" href="https://doi.org/10.1007/10.100&lt;/th&gt;&lt;th&gt;\$47,355.00&lt;/th&gt;&lt;/tr&gt;&lt;tr&gt;&lt;th&gt;15&lt;/th&gt;&lt;th&gt;Application of Section 707(b)(7). Check the applicable box and proceed as directed.  The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for " is="" iv,="" line="" more="" not="" of="" on="" or="" page="" part="" parts="" presumption="" remaining="" statement,="" statement.<="" th="" than="" the="" this="" top="" v,="" vi,="" vii.="" viii;=""><th></th></a>			

## Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16	Enter the amount from Line 12.	\$			
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.     S				
	Total and enter on Line 17	\$			
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$			

	Part V. CALCULAT	ION OF DEDUCTIONS FROM INCOME		
	Subpart A: Deductions under	<b>Standards of the Internal Revenue Service</b>	(IRS)	
19A	National Standards: food, clothing, and other items Standards for Food, Clothing and Other Items for the www.usdoj.gov/ust/ or from the clerk of the bankru	applicable household size. (This information is available at	\$	
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.			
	Household members under 65 years of age	Household members 65 years of age or older		
	a1. Allowance per member	a2. Allowance per member		
	b1. Number of members	b2. Number of members		
	c1. Subtotal	c2. Subtotal	\$	
20A	Local Standards: housing and utilities; non-mor IRS Housing and Utilities Standards; non-mortgage (This information is available at www.usdoj.gov/ust/ o	xpenses for the applicable county and household size.	\$	

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20B	Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.			
200	a. IRS Housing and Utilities Standards; mortgage/rental expense	\$	<b>T</b>	
	b. Average Monthly Payment for any debts secured by your		<del>-</del>	
	home, if any, as stated in Line 42	\$		
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$	
21	Local Standards: housing and utilities; adjustment. If you con Lines 20A and 20B does not accurately compute the allowance to which you state the basis for your contention in the space below:		\$	
	Local Standards: transportation; vehicle operation/public transport You are entitled to an expense allowance in this category regardless of who operating a vehicle and regardless of whether you use public transportation	nether you pay the expenses of on.		
22A	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.   □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □			
	If you checked 0, enter on Line 22A the "Public Transportation" amount fruit you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" are Transportation for the applicable number of vehicles in the applicable Met Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the	mount from IRS Local Standards: ropolitan Statistical Area or Census	\$	
22B	Local Standards: transportation; additional public transportation exfor a vehicle and also use public transportation, and you contend that you your public transportation expenses, enter on Line 22B the "Public Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from	are entitled to an additional deduction for portation" amount from IRS Local Standards:	\$	
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.			
	b. Average Monthly Payment for any debts secured by Vehicle 1,	e e	\$	
	as stated in Line 42	\$	T T	
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		
24	Local Standards: transportation ownership/lease expense; Vehicle Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy couthe Average Monthly Payments for any debts secured by Vehicle 2, as staffrom Line a and enter the result in Line 24. Do not enter an amount lease.  a. IRS Transportation Standards, Ownership Costs b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 c. Net ownership/lease expense for Vehicle 2	Local Standards: Transportation urt); enter in Line b the total of ated in Line 42; subtract Line b		
		Sastast Eine & Hom Eine a.	] \$	

Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self 25 employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales Other Necessary Expenses: mandatory payroll deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. 26 Do not include discretionary amounts, such as voluntary 401(k) contributions. \$ Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually 27 pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, \$ for whole life or for any other form of insurance. Enter the total monthly amount that you are required Other Necessary Expenses: court-ordered payments. 28 to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. \$ Do not include payments on past due support obligations included in Line 44. Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a 29 condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. \$ Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on 30 \$ childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or 31 paid by a health savings account, and that is in excess of the amount entered in Line 19B. \$ Do not include payments for health insurance or health savings accounts listed in Line 34. Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service -- such as 32 pagers, call waiting, caller id, special long distance, or internet service -- to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. \$ \$ Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32 33 **Subpart B: Additional Living Expense Deductions** Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. Health Insurance a. \$ b. Disability Insurance \$ C. Health Savings Account \$ 34 Total and enter on Line 34 \$ If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: Continued contributions to the care of household or family members. Enter the total average actual 35 monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is \$ unable to pay for such expenses. Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually 36 incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$ Enter the total average monthly amount, in excess of the allowance specified by IRS Home energy costs. Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must 37 provide your case trustee with documentation of your actual expenses, and you must demonstrate that \$ reasonable and necessary and not already accounted for in the IRS Standards.

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Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or 38 secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is \$ reasonable and necessary and not already accounted for in the IRS Standards. Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National 39 Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is \$ reasonable and necessary. Continued charitable contributions. Enter the amount that you will continue to contribute in the 40 \$ form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ 41 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42. Name of Creditor Property Securing the Debt Does payment Average Monthly include taxes or insurance? Payment 42 a. \$ yes no yes no b. \$ no ves C. \$ yes no d. \$ e. \$ yes no Total: Add Lines a - e \$ Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount 43 a. \$ b. \$ c. \$ d. \$ e. \$ Total: Add Lines a - e \$ Enter the total amount, divided by 60, of all priority claims, such Payments on prepetition priority claims. as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. 44 Do not include current obligations, such as those set out in Line 28. \$

		101111 2277 (Oliapter 1) (12700) - 0011t.		•	
	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.				
	a.	Projected average monthly Chapter 13 plan payment.	\$		
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	х		
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$	
46	Tota	Deductions for Debt Payment. Enter the total of Lines 42 through	gh 45.	\$	
		Subpart D: Total Deduction	ons from Income		
47	Tota	of all deductions allowed under § 707(b)(2). Enter the total	of Lines 33, 41, and 46.	\$	
		Part VI. DETERMINATION OF § 7	07(b)(2) PRESUMPTION		
48	Ente	r the amount from Line 18 (Current monthly income for § 707(b)(	2))	\$	
49	Ente	r the amount from Line 47 (Total of all deductions allowed under	§ 707(b)(2))	\$	
50	<b>Mon</b> t result	,	rom Line 48 and enter the	\$	
51		onth disposable income under § 707(b)(2). Multiply the amou per 60 and enter the result.	nt in Line 50 by the	\$	
52	Initial presumption determination. Check the applicable box and proceed as directed.  The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.  The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.  The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).				
53	Enter the amount of your total non-priority unsecured debt \$				
54	Threshold debt payment amount. the result.  Multiply the amount in Line 53 by the number 0.25 and enter \$				
55	Secondary presumption determination. Check the applicable box and proceed as directed.  The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.  The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.				
PART VII. ADDITIONAL EXPENSE CLAIMS					
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.    Expense Description   Monthly Amount				
56 a. \$ b. \$					
		Total: Add Lines a, b, and c	\$		

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Part VIII: VERIFICATION

I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)

Date: \_\_\_\_\_ Signature: \_\_\_\_ (Debtor)

Date: \_\_\_\_\_ Signature: \_\_\_\_ (Joint Debtor, if any )

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In re Paul Foster	Case No.
Debtor(s)	(if known)

#### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property  Husband Wife Joint Community	J Secured Claim or	Amount of Secured Claim
None	,		None

(Report also on Summary of Schedules.)

No continuation sheets attached

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Debtor(s)	(if known

#### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint- Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand Location: In debtor's possession			\$ 50.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x				
Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit with Landlord Location: In landlord's possession			\$ 650.00
Household goods and furnishings, including audio, video, and computer equipment.		Ordinary Houshold Furniture and Furnishing Location: In debtor's possession	ŋs .		\$ 300.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x				
6. Wearing apparel.		Ordinary and Necessary Wearing Apparel Location: In debtor's possession			\$ 100.00
7. Furs and jewelry.	X				
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars.	X				

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# **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Chect)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		sbandl Wife' Joint nunity	-V	in Property Without Deducting any Secured Claim or Exemption
(File separately the record(s) of any such					
interest(s). 11 U.S.C. 521(c).)  12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.	X				
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
	1 1		1		

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Debtor(s)	(if known			

# **SCHEDULE B-PERSONAL PROPERTY**

<b></b>		(Odriandation Officet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n	Н	sband- Wife- Joint-	-W	in Property Without Deducting any Secured Claim or
	е	Com	munity-	-C	Exemption
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	x				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	x				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	x				

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Paul Foster	. Case No.
Debtor(s)	(if known

# **SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$136,875
(Check one box)	

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash on hand	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Security Deposit with Landlord	735 ILCS 5/12-1001(b)	\$ 650.00	\$ 650.00
Ordinary Houshold Furniture and Furnishings	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00
Ordinary and Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 100.00	\$ 100.00

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, , ,		
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Debtor(s)		known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

B6D (Official Form 6D) (12/07)

Account No:    Value:   Value:	Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0' V H W- J	f Lien, and [	as Incurred, Nature Description and Market Perty Subject to Lien	Contingent	Inlinidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecure Portion, If <i>I</i>	
Account No:    Value:   Value:	Account No:										
Account No:    Value:   Value:   \$ 0.00   \$ 0				Value:							
Account No:    Value:   Value:   \$ 0.00   \$ 0	Account No:										
Value:  No continuation sheets attached  Subtotal \$ \$ 0.00 \$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Value:							
No continuation sheets attached  Subtotal \$ \$ 0.00 \$ 0  (Total of this page)	Account No:										
(Total of this page)	No continuation sheets attached			Value:		Sulpte			4.0.00		
(Use only on last page)	To continuation choice attached				(To	otal of th	is p	page)	\$ 0.00		0.

Schedules.)

Statistical Summary of Certain Liabilities and Related Data)

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Debtor(s)	(if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

mari conti	If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the opriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)									
box I	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.									
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.										
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.									
$\boxtimes$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.									
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)									
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).									
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).									
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).									
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).									
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).									
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).									
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).									
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).									
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).									

\*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re_Paul Foster	_, Case	No.
Debtor(s)		(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so StateHusbandWife -JointCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5539  Creditor # : 1 Bank of America P.O. Box 15026 Wilmington DE 19850-5026			12/2005 purchases & fees				\$ 903.29
Account No: 3202  Creditor # : 2  Bank of America PO Box 1390  Norfolk VA 23501			12/2005  purchases & fees  alternate address for creditor; amt.  owed: \$991				\$ 0.00
Account No: 3202  Creditor # : 3  Bank of America 4060 Ogletown Stanton Road Newark DE 19713-3102			12/01/2005 Credit Card Purchases				\$ 991.00
Account No: 1001  Creditor # : 4  Blitt and Gaines, P.C.  661 W. Glenn Avenue Wheeling IL 60090			attys for Capital One Auto Fin 08 M1 161831				\$ 0.00
3 continuation sheets attached		<u> </u>	\$	Subt	ota Fota	•	\$ 1,894.29

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re Paul Foster	,	Case No.	
Debtor(s)			(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	Ď		and Consideration for Claim.	nt	ited	Disputed	
And Account Number	Co-Debtor		If Claim is Subject to Setoff, so State.	Contingent	uida	Ited	
(See instructions above.)	3	HI W	Husband Wife	onti	nliq	ispu	
		-	Joint Community	ŭ	ō	۵	
Account No: 1001		C	08/01/2006				\$ 21,722.09
Creditor # : 5			purchase of 2006 Grand Prix				
Capital One Auto Finance 3905 Dallas Parkway			Car was seized by City of Chicago in				
Plano TX 75093-7892			2007				
Account No: 4204	_						\$ 0.00
Creditor # : 6 CCB Credit Services			C/f First Premier Bank				
5300 S 6th Street			amt. owed: \$410				
Springfield IL 62703-5184							
Account No: 4163		-	04/01/2006				\$ 1,994.00
Creditor # : 7	_		purchases & fees				7 1/334.00
Citi-Dell Finanical Services			purchased computer no longer in				
12334 N IH 35 SB Bldg B Austin TX 78753			debtor's possession				
Austin IX 70733							
Account No: 3777							\$ 184.00
Creditor # : 8			C/f RCN				
Corporate Collections 23220 Chagrin							
Suite 400							
Beachwood OH 44122							
Account No: XXXX							\$ 558.00
Creditor # : 9 Credit Bureau Hutchinson			C/f TCF National Bank				
149 Thompson Ave E Ste 212							
Saint Paul MN 55118-3263							
Account No: XXXX			2/5 ===				\$ 746.00
Creditor # : 10 Credit Bureau Hutchinson			C/f TCF National Bank				
149 Thompson Ave E Ste 212							
Saint Paul MN 55118-3263							
	•	•				•	
Sheet No. 1 of 3 continuation sheets atta	ached t	n Sc	shedule of	L.4	-4-	ı¢	4 05 004 00
Creditors Holding Unsecured Nonpriority Claims	ioni <del>c</del> u l	.0 00	Sincular of S	ubt T	ota <sup>-</sup> ota	٠.	\$ 25,204.09
Colored Non-phone Colored			(Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and	of Sc	hed	ıles	

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B6F (Official Form 6F) (12/07) - Cont.

In re Paul Foster	,	Case No.	
Debtor(s)			(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J、	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6813  Creditor # : 11  ER Solutions  PO Box 6030  Hauppauge NY 11788-0154		0	C/f Bank of America amt owed: \$991 orig acct #: XXXXXXXXXXXX3202				\$ 0.00
Account No: 4204  Creditor # : 12  First Premier Bank  PO Box 5524  Sioux Falls SD 57117-5524			09/01/2005 purchases & fees alternate address for creditor; amt. owed \$410				\$ 0.00
Account No: 4204  Creditor # : 13  First Premier Bank 601 S Minnesota Ave Sioux Falls SD 57104			09/01/2005 purchases & fees				\$ 410.00
Account No: 3244  Creditor # : 14  HSBC Bank PO Box 5253  Carol Stream IL 60197			04/01/2006 purchases & fees				\$ 642.00
Account No: 9777  Creditor # : 15 HSBC Bank PO Box 5253  Carol Stream IL 60197			05/01/2006 purchases & fees				\$ 631.00
Account No: 3244  Creditor # : 16  HSBC Card Services  PO Box 80084  Salinas CA 93912-0084			04/01/2006  purchases & fees  alternate address for creditor; amt.  owed: \$642				\$ 0.00
Sheet No. 2 of 3 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	iched t	to So	Chedule of  (Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and	of So	Tota chedu	al \$ ules	\$ 1,683.00

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In re Paul Foster	,	Case No.	
Debtor(s)			(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	ē		and Consideration for Claim.	<u>+</u>	pe		
And Account Number	o-Debtor		If Claim is Subject to Setoff, so State.	ıgen	idat	pe	
(See instructions above.)	G-62	W Ј	Husband Wife Joint	Contingent	Unliquidated	Disputed	
Account No: 0117		C	Community				\$ 844.00
Creditor # : 17 Mercy Hospital 2525 S. Michigan Ave. Chicago IL 60616-2477			Medical Bills				
Account No: 1570							\$ 588.20
Creditor # : 18 Millenium Credit Consultants PO Box 18160 Saint Paul MN 55118-3263			C/f TCF National Bank				
Account No:							\$ 96.10
Creditor # : 19 Northwest Premium Services 330 South Wells St. 16th Floor Chicago IL 60606-7161							
Account No: 2992							\$ 0.00
Creditor # : 20 United Recovery Systems LP 5800 North Course Drive Houston TX 77072			C/f Capital One Auto Finance amt due: \$21,722.09				
Account No: 0111							\$ 0.00
Creditor # : 21 Valentine & Kebartas, Inc. PO Box 325 Lawrence MA 01842			C/f Dell Financial Services amt. owed: \$1,994 orig acc't #: XXXXXXXXXXXXXX4163				
Account No:							
Sheet No. 3 of3 continuation sheets at	tached t	o So	chedule of	Sub	tota	ıl \$	\$ 1,528.30
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Sumr and, if applicable, on the Statistical Summary of Certain Liabilities a	nary of S	Tot	al \$ lules	\$ 30,309.68

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nre <b>Paul Foster</b>	/ Debtor	Case No.	
		•	(if known)

# SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

 $\hfill\square$  Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Other Parties to Lease	State whether Lease is for Nonresidential Real Property.

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nre <b>Paul Foster</b>	/ Debtor	Case No.	
	<del>-</del>		(if known)

## **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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In re Paul Foster	, Case No
Debtor(s)	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SF	POUSE		
Status: Single	RELATIONSHIP(S):		AGE(S):		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Unemployed				
Name of Employer					
How Long Employed					
Address of Employer					
INCOME: (Estimate of aver	rage or projected monthly income at time case filed)		DEBTOR		SPOUSE
<ol> <li>Monthly gross wages, sa</li> <li>Estimate monthly overting</li> </ol>	ılary, and commissions (Prorate if not paid monthly) ne	\$ \$	0.00 0.00		0.00 0.00
3. SUBTOTAL		\$	0.00	\$	0.00
4. LESS PAYROLL DEDUC a. Payroll taxes and soc b. Insurance c. Union dues d. Other (Specify):		\$\$\$\$	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	0.00	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00	\$	0.00
Income from real propert     Interest and dividends	or support payments payable to the debtor for the debtor's use or that	\$\$\$\$\$	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00
<ul><li>11. Social security or gover (Specify): Social S</li><li>12. Pension or retirement in</li><li>13. Other monthly income</li></ul>	ecurity Disability	\$ \$	898.00 0.00	Ψ	0.00 0.00
(Specify):		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	898.00	\$	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	898.00	\$	0.00
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals		\$	89	98.00 <u></u>
from line 15; if there is o	nly one debtor repeat total reported on line 15)		rt also on Summary of So tical Summary of Certain		

In re Paul Foster	, Case No.
Debtor(s)	(if known)

### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	650.00
a. Are real estate taxes included? Yes 🔲 No 🔀		
b. Is property insurance included? Yes \Boxed No \Boxed		
2. Utilities: a. Electricity and heating fuel	. \$	90.00
b. Water and sewer	\$	0.00
c. Telephone		0.00
d. Other <b>Cell phone</b>	\$	100.00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	100.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	20.00
	\$	0.00
Medical and dental expenses     Transportation (not including car payments)	٠٠٠٠٠٠	20.00
	φ	0.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		0.00
a. Homeowner's or renter's		0.00
b. Life	\$	0.00
c. Health	.\$	0.00
d. Auto	\$	0.00
e. Other	. \$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	φ	0.00
- 4.4-	· ·	0.00
a. Auto b. Other:		0.00
	\$	0.00
c. Other:		
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
17. Other: Cable TV and Home Telephone	\$	100.00
Other: <b>Hair Cuts</b>	\$	20.00
Line 17 Continuation Page Total (see continuation page for itemization)	\$	10.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	1,160.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<u> </u>	,
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	898.00
b. Average monthly expenses from Line 18 above	\$	1,160.00
c. Monthly net income (a. minus b.)	\$	(262.00)
	-	

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In re Paul Foster			<u>,</u> Case	No	
Debto	r(s)				
SCHEDULE LCURRENT EXPENDITURES OF INDIVIDUAL DERTOR					

# SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR (Continuation page)

17. (continuation) OTHER EXPENSES

Pet Expenses	.\$	10.00
Line 17 Continuation Page Total (seen as line item "17" on Schedule J)	\$	10.00

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Paul Foster	Case No.	
	Chapter 7	
	/ Debtor	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 1,100.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 30,309.68	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 898.00
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 1,160.00
тот	AL	16	\$ 1,100.00	\$ 30,309.68	

# **UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re Paul Foster	Case No.
	Chapter 7
	/ Debtor

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 898.00
Average Expenses (from Schedule J, Line 18)	\$ 1,160.00
Current Monthly Income (from Form 22A Line 12: OR. Form 22B Line 11: OR. Form 22C Line 20)	\$ 0.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 30,309.68
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 30,309.68

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In re Paul Foster	Case No.
Debtor	(if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that correct to the best of my knowledge, in	I have read the foregoing summary and schedules, consisting of nformation and belief.	sheets, and that they are true and
Date:	Signature /s/ Paul Foster Paul Foster	
	[If joint case, both spouses must sign.]	

 $Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. \S\S 152 and 3571.$ 

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# Document Page 33 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:Paul Foster

aka Paul Wesley Foster

Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: through

5/2009: \$0

Last Year: 2008: \$0

work through Temp. Agency

Year before: 2007: \$7,478

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: through Social Security Disability

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SOURCE **AMOUNT** 

4/2009: \$3,592

Last Year: 2008: \$10,500 Same

Year before:2007: \$0

#### 3. Payments to creditors

None 

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF		AMOUNT
	PAYMENTS	AMOUNT PAID	STILL OWING
Creditor: Novo Properties	5/1/2009	\$650	
Management (Landlord)	4/1/2009	<i>\$650</i>	
Address: 4625 S. Drexel Blvd.,	3/1/2009	<i>\$650</i>	
Suite 206			

Chicago, IL 60653

None  $\boxtimes$ 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

Collection

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

08 M1 161831 Capital One Auto

Room 602, Richard J. Daley Center, Chicago, IL

Pending

Finance, Inc. v. Paul Foster

> b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

City of Chicago 2007 Description: 2006 Pontiac Grand Prix Name:

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**SEIZURE** 

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NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF

DESCRIPTION AND VALUE OF PROPERTY

Address:

Value: approx. \$7,350-\$8,300

#### 5. Repossessions, foreclosures and returns

None X

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None  $\boxtimes$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\boxtimes$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None  $\boxtimes$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None  $\boxtimes$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY OR NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS OF PAYEE

Payee: Chicago Legal Clinic,

Inc.

Address:

205 West Monroe 4th Floor--Suite 401

Payee: Institute for Financial Literacv

Address: 449 Forest Avenue

Date of Payment: 4/7/09 Payor: Paul Foster

\$1,034 (\$700 for atty's fees and \$334 for costs)

Date of Payment: 4/10/2009

Payor: Paul Foster

Statement of Affairs - Page 3

\$50.00 (credit counseling)

Chicago, IL 60606

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DATE OF PAYMENT, AMOUNT OF MONEY OR NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS OF PAYEE

Portland, ME 04101

#### 10. Other transfers

None  $\boxtimes$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\boxtimes$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

#### 11. Closed financial accounts

None  $\boxtimes$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None  $\boxtimes$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None  $\boxtimes$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None  $\boxtimes$ 

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None X

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None X

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

 $b.\ Identify\ any\ business\ listed\ in\ response\ to\ subdivision\ a.,\ above,\ that\ is\ "single\ asset\ real\ estate"\ as\ defined\ in\ 11\ U.S.C.\ \S\ 101.$ 

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	Signature /s/ Paul Foster
	of Debtor
Date	Signature
	of Joint Debtor
	(if any)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	EASTERN DIVISION	
In re <b>Paul Foster</b>		Case No. Chapter 7
	/ Debtor	
Part A - Debts Secured by property of the esta additional pages if necessary.)	<b>APTER 7 STATEMENT OF INTENTION</b> te. (Part A must be completed for EACH debt which is secured	
Property No.		
Creditor's Name : None	Describe Property Securir	ng Debt :
·		cample, avoid lien using 11 U.S.C § 522 (f)).  ch unexpired lease. Attach
Property No. 1		
Lessor's Name: Novo Properties	Describe Leased Property:  year to year lease	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
I declare under penalty of perjury that the all personal property subject to an unexpired le	Signature of Debtor(s) bove indicates my intention as to any property of my esta ease.	ite securing a debt and/or
Date:	Debtor: /s/ Paul Foster	
Date:	Joint Debtor:	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

ln ro	Paul Foster		Case No.	
11116	aka Paul Wesley Foster		Chapter	7
		/ Debtor		
	Attorney for Debtor: Greta M. Doumanian			

## **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned,	pursuant to	Rule 2016(b)	Bankruptcy	Rules	states that
THE UNIQUISIGNED,	pursuant to	1 \uic 20 10(b),	Dariniapicy	i vuico,	states triat

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: Respectfully submitted,

X/s/ Greta M. Doumanian
Attorney for Petitioner: Greta M. Doumanian
Chicago Legal Clinic, Inc.
205 West Monroe
4th Floor
Chicago IL 60606
312/726-2938
gdoumanian@clclaw.org

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

aka Paul Wesley Foster	Chapter 7
	/ Debtor
Attorney for Debtor: Greta M. Doumanian	
VERIFICAT	TION OF CREDITOR MATRIX
The above named Debtor(s) hereb	by verify that the attached list of creditors is true and correct to the
best of our knowledge.	
<del>)</del> :	/s/ Paul Foster
	Debtor

In re Paul Foster

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